

EXHIBIT 1
1975 FHA MORTGAGE
DEED WITH DOWER

3553 PAGE 22

AND WHEREAS the Grantor further certifies and avers that:

1. He will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Payment is reserved to pay the debt in whole or in amount equal to one or more monthly payments on the principal, that are due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to payment.

2. In order more fully to protect the security of this debt, he will pay to the Grantee, together with, and in addition to, such payments of principal and interest, the following sums:

(a) An amount sufficient to provide the holder hereof with funds to pay the next reinsurance premium if this instrument and the note secured hereby are insured, a monthly charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:

(I) If and so long as the sum of, even date and this instrument are insured or re-insured under the provisions of the National Housing Act, an amount sufficient to compensate the holder one (1) month prior to its due date the annual mortgage insurance premium, in order to provide such holder with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable Regulations thereunder;

(II) If and so long as said note, even date and this instrument, are held by the Secretary of Housing and Urban Development, a monthly charge (in lieu of a monthly insurance premium) which shall be an amount equal to one-twelfth (1/12) of one-half (.5) per cent of the average outstanding balance due on the note computed without taking into account delinquencies or prepayments;

(b) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance protecting the premises covered hereby, plus taxes and assessments next due on the premises covered by this debt (all as estimated by the Grantee) less all taxes already paid thereon divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by the Grantee in trust to pay said ground rents, premiums, taxes and special assessments before the same become delinquent; and

(c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together, and the aggregate amount thereof shall be paid by the Grantor each month in a single payment to be applied by the Grantee to the following items in this order, set forth:

(I) premium charges under the contract of insurance with Secretary of Housing and Urban Development, or monthly charge (in lieu of mortgage insurance premium), as the case may be;

(II) ground rents, taxes, special assessments, fire and other hazard insurance premiums;

(III) interest on the note secured hereby; and

(IV) amortization of the principal of said note.

Any deficiency in the amount of such aggregate monthly payments shall, unless made good by the Grantor prior to the due date of the next such payments, constitute an event of default under this debt. The Grantee may collect a "late charge" not to exceed two cents (\$2) for each dollar (\$1) of each payment more than fifteen (15) days in arrears to cover the extra expense involved in handling delinquent payments.

3. If the total of the payments made by the Grantor under subsection (b) of paragraph 2 preceding shall exceed the amount of the payments actually made by the Grantee for ground rents, taxes, or assessments or insurance premiums, as the case may be, such excess, at the option of the Grantee, shall be credited by the Grantee on subsequent payments to be made by the Grantor, or refunded to the Grantor. If, however, the monthly payments made by the Grantor under such subsection shall not be sufficient to pay ground rents, taxes, or assessments or insurance premiums, when the same shall become due and payable, then the Grantee shall pay to the Grantee any amount necessary to make up the deficiency, on or before the date when payment of such ground rents, taxes, assessments or insurance premiums shall be due. If at any time the Grantor shall tender to the Grantee, in accordance with the provisions of said note, full payment of the entire indebtedness represented hereby, the Grantee shall, in computing the amount of such indebtedness, credit to the account of the Grantor all payments made under the provisions of subsection (b) of paragraph 2, above, which the Grantee has not become obligated to pay to the Secretary of Housing and Urban Development, and any balance remaining in the funds accumulated under the provisions of subsection (b) of paragraph 2, above, shall be a debt due and payable of the Grantor to the Grantee in a proportionate part of the amount of the indebtedness represented hereby. In the event of such cancellation of such indebtedness, and at the same time the property is otherwise acquired, the Grantee shall apply, at the time of such cancellation of such indebtedness, and at the same time the property is otherwise acquired, the balance due remaining in the funds accumulated under such subsection (b) of paragraph 2 as credit against the amount of principal then remaining unpaid under and out of, and shall properly adjust any payments which shall have been made under subsection (b) of paragraph 2.

4. He will pay all ground rents, taxes, assessments, water rates, and other governmental or municipal charges, dues, or impositions, levied upon and premises, or upon the interest of the Grantee in and to said premises, for which provision has not been made heretofore, and in default thereof the Grantee may pay the same, and he will promptly deliver the official receipts therefor to the Grantee.

5. The Grantee, his successors or assigns, shall have the right to pay any ground rents, taxes, assessments, water rents, and other governmental or municipal charges, dues or impositions, which the Grantor has agreed to pay under paragraphs 4, 5, 6, and 7, and to make any payments hereinabove or to his credit by the Grantee in subsections (d) and (e) of paragraph 2, hereof, and any amount so paid by the Grantee shall then be added to the principal debt herein and bear interest at the rate set forth in the note secured hereby, payable monthly, from the date of such payment, and be secured by the said note.

6. He will keep the improvements now existing or hereafter erected on the premises covered by this debt, in good repair to be required from time to time by the Grantee against loss by fire and other hazards, casualty and contingencies including war damage insurance, in such amounts and for such periods as may be required by the Grantee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made heretofore. All insurance shall be carried in amounts approved by the Grantee and the policies and renewals thereof shall be held by the Grantee and have attached thereto loss payable clause in favor of and in form acceptable to the Grantee. In event of loss Grantee will give immediate notice by mail to the Grantee, who may make payment of loss if not made promptly by Grantee, and such insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Grantee instead of to the Grantor and the Grantee jointly, and the insurance proceeds, or any part thereof, may be applied by the Grantee at his option either to the reduction of the indebtedness herein secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage debt, or other transfer of title to the property covered hereby in extinguishment of the indebtedness secured hereby, all right, title and interest of the Grantor in and to any insurance policies then in force shall pass to the purchaser or Grantee.

7. He will keep the mortgaged premises in as good order and condition as they are now, and will not commit or permit waste, reasonable wear and tear excepted.

8. That if the premises, or any part thereof, be condemned under any power of eminent domain, or required for a public use, the damages, proceeds, and the condemnation for such acquisition, to the extent of the fulfillment of obligations upon this Mortgage, and the Note necessarily remaining unpaid, are hereby assigned by the Grantor to the Grantee and shall be paid forthwith to the Grantee to be applied by it on account of the indebtedness secured hereby, whether due or not.

9. The Grantor further agrees that should this debt and the note secured hereby not be eligible for insurance under the National Housing Act within 60 days from date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent to the **For record** time from the date of this instrument, declining to issue said note and this debt, being deemed conclusive proof of such illegibility) the Grantee or the holder of the note may,

Ex. 1

(VOL 3553 PAGE 23)

10. Upon a default in any of the terms of the note secured hereby, or upon a breach of any condition or covenant of this deed, the rents of the real estate herein described shall immediately accrue to the benefit of the Grantee, and such rents shall be immediately payable to the Grantee.

11. Upon any default in the note secured hereby, or under this deed, foreclosure proceedings may be instituted, at the option of the Grantee, in any such action, the Grantee shall be entitled, without notice and without regard to the adequacy of the money of the debt, to the appointment of a receiver of the rents and profits of the mortgaged premises and in case of any other suit, or legal proceeding, wherein the Grantee shall be made a party thereto by reason of this mortgage, its costs and expenses, and the reasonable fees and charges of the attorney or attorneys of the Grantee, to and such parties, for services in such suit or proceeding, shall be a further sum and charge upon the said premises under this mortgage, and all such expenses shall become so much additional indebtedness accrued hereby and to be allowed in any decree foreclosing this mortgage.

12. The Grantee is authorized and empowered to do all things provided to be done by a mortgage under Section 1311-14 of the Revised Code, and under the Act of the Legislature passed May 27, 1915, 106 Ohio Laws, Pages 522-524, and any amendments or supplements thereto.

Now, therefore, if the Grantee shall well and truly perform all the conditions of this deed, and of the note secured hereby, then this deed shall be void; otherwise, it shall remain in full force and virtue.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Grantor (s) have hereunto set their hand(s) this 30th day of September, A.D. 19 75.

Ronald L. Moore, Esq. *Yvonne D. Moore, Esq.* *My Fact*

Signed, acknowledged and delivered in the presence of *Cliff R. Rector* *Yvonne D. Moore* *Yvonne D. Moore*

STATE OF OHIO

COUNTY OF Franklin

J.S.

Before me, the undersigned, a Notary Public in and for said State and County, personally appeared the above-named, **RONALD L. MOORE** and **YVONNE D. MOORE** as Grantor in the above mortgage deed, and severally acknowledged the above threat, and that such signing was freely and voluntarily performed, for the uses and purposes herein mentioned.

IN WITNESS WHEREOF, I have hereunto signed my name, and affixed my official seal this 30th day of September, A.D. 19 75.

FRANCIS D. PARKER
NOTARY PUBLIC, FRANKLIN COUNTY, OHIO
MY COMMISSION EXPIRES AUG. 27, 1930

The conditions of this mortgage have been complied with, and the same is fully paid, satisfied, and discharged.

The form of this instrument was prepared by the Office of the General Counsel, Department of Housing and Urban Development, and the material in the blank space in the form was inserted by or under the direction of **Central Savings and Loan Company**.

EX-1

534870006

GENERAL WARRANTY DEED
STATUTORY FORM Rev. Code. Sec. 1301.41 to .48National Graphics Corp., Cols. D
Form No. 1301.41

Know all Men by These Presents; That Willie Joe Cook and Frances G. Cook, husband and wife, of Franklin County, Ohio for One Dollar (\$1.00) and other good and valuable consideration paid, grant, with general warranty covenants, to Ronald L. Moore and Yvonne D. Moore, husband and wife, whose tax mailing address is 1875 Alvason Avenue, Columbus, Ohio, the following real property: Situated in the County of Franklin in the State of Ohio and in the City of Columbus and bounded and described as follows: 22508

Being Lot Number Seventeen (17) of ARGYLE PARK SUBDIVISION, as the same is numbered and delineated upon the recorded plat thereof, of record in Plat Book 36, page 6, Recorder's Office, Franklin County, Ohio.

This conveyance is subject to the lien of any taxes and assessments not now due and payable; zoning ordinances and regulations; legal highways; and restrictions, conditions reservations and easements of record.

Prior Instrument of Reference: Volume 2570, Page 475

* wife-husband of the grantor, releases all rights of dower therein.

Witness their hands this 30th day of September, 1975.

Signed and acknowledged in the presence of:

Willie Joe Cook

Willie Joe Cook
XWillie Joe Cook

Kathryn A. Rose

Kathryn A. Rose
XFrances G. Cook

THE STATE OF OHIO. Franklin
Be It Remembered That on this 30th
before me, the subscriber, a Notary Public
above named, Willie Joe Cook and Frances G. Cook, husband and wife,
the Creditors of the foregoing Deed, and acknowledged the signing of the same to be their
voluntary act and deed, for the uses and purposes therein mentioned.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal on the day and year last aforesaid.

This instrument was prepared by:

J. C. CRIMM, V. Attorney at Law
18 East Livingston Avenue, Columbus, Ohio 43215

KATHRYN A. ROSE
NOTARY PUBLIC, FRANKLIN COUNTY, OHIO
MY COMMISSION EXPIRES MARCH 17, 1979

1. Name or names of Creditors and marital status.
2. Description of land or interest therein and encumbrances, reservations, and exceptions, if any.
3. Date when this is not applicable.

This space for Auditor's Stamp

EX- TRANSFERRED	TRANSFER TAX PAID \$2.00 By ARCH J. WARREN FRANKLIN COUNTY, AUDITOR
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This space for Recorder's Stamp

OCT 6 1975 4.00
Received Oct 6 1975 19... AM 0 Clock M
Recorded Oct 8 1975 19... In Franklin County
JAMES A. SCHAEFER, Recorder
Recorder's Fee \$ 2.00

EX-1